



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [OFG BANCORP](#)

City/State [SAN JUAN, PR](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [10,606,865](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[OFG BANCORP](#)
[254 MUNOZ RIVERA AVENUE](#)
[15TH FLOOR](#)
[SAN JUAN, PR 00918](#)

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BHC Name

City/State

Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	10,273,231	9,577,699	9,660,675	6,471,709	6,442,890
Net income (\$000)	112,871	51,025	74,327	53,842	84,410
Number of BHCs in peer group	132	130	147	146	154

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	4.10	2.65	95	4.53	2.80	96	4.45	2.96	98	5.18	3.21	97	5.07	3.33	98
+ Non-interest income	1.26	1.09	65	1.15	1.21	55	1.18	0.98	68	1.05	0.90	65	1.11	0.90	67
- Overhead expense	3.24	2.21	90	3.63	2.59	84	3.63	2.48	89	3.54	2.59	86	3.12	2.58	78
- Provision for credit losses	-0.09	-0.12	51	1.11	0.66	86	0.97	0.38	95	1.50	0.12	99	0.87	0.12	99
+ Securities gains (losses)	0	0.01	23	0.07	0.03	80	0.05	0.02	80	0.13	0.01	97	0	0	42
+ Other tax equivalent adjustments	0	0	49	0	0	87	0	0	22	0	0	46	0	0	9
= Pretax net operating income (tax equivalent)	2.21	1.76	80	1.01	0.91	51	1.09	1.22	44	1.32	1.53	30	2.19	1.55	91
Net operating income	1.46	1.34	66	0.71	0.70	45	0.77	0.97	31	0.83	1.19	19	1.31	1.22	62
Net income	1.46	1.34	66	0.71	0.71	44	0.77	0.97	31	0.83	1.19	19	1.31	1.22	62
Net income (Subchapter S adjusted)		2.06			1.15			1.27			1.41			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	4.77	3.12	95	5.56	3.64	95	5.43	3.78	98	6.33	4.49	97	6.11	4.38	98
Interest expense	0.39	0.26	79	0.67	0.58	67	0.63	0.57	59	0.82	1.02	31	0.72	0.81	38
Net interest income (tax equivalent)	4.38	2.85	96	4.89	3.05	96	4.80	3.17	98	5.50	3.45	97	5.39	3.58	98
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.35	0.12	93	0.99	0.28	92	1.41	0.11	99	1.63	0.11	99	1.16	0.09	99
Earnings coverage of net loan and lease losses (X)	9.22	26.30	27	2.87	20.97	16	1.98	33.55	12	2.30	22.46	16	3.70	29.27	17
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.82	1.32	95	3.48	1.58	94	3.07	1.35	98	1.73	0.94	95	3.58	0.94	99
Allowance for loan and lease losses / Total loans and leases	2.80	1.30	95	3.45	1.55	94	3.05	1.33	98	1.72	0.93	95	3.57	0.93	99
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	2.44	0.58	96	3.62	0.71	98	2.92	0.67	97	2.18	0.56	97	3.57	0.57	98
30-89 days past due loans and leases / Total loans and leases	1.76	0.29	97	2	0.37	97	2.38	0.26	98	2.71	0.31	99	3.15	0.32	99
Liquidity and Funding															
Net noncore funding dependence	-29.63	-3.31	3	-18.78	6.19	3	-17.56	0.77	6	2.82	10.70	23	18.46	13.54	65
Net short-term noncore funding dependence	-33.86	-9.17	8	-24.14	-2.71	8	-22.76	-3.25	6	-4.31	5.88	16	11.15	8.57	58
Net loans and leases / Total assets	59.23	58.81	51	65.67	63	48	66.16	69.27	33	71.44	72.36	38	67.32	73.30	21
Capitalization															
Tier 1 leverage ratio	9.33	9.07	65	10	9.05	77	10.30	9.65	72	9.24	10.39	22	14.22	10.37	94
Holding company equity capital / Total assets	9.93	10.79	36	10.62	11.12	41	11.05	10.51	59	11.24	11.37	48	15.19	11.21	94
Total equity capital (including minority interest) / Total assets	9.93	10.91	34	10.62	11.24	39	11.05	10.57	58	11.24	11.43	47	15.19	11.30	94
Common equity tier 1 capital / Total risk-weighted assets	13.52	12.64	69	12.55	12.26	60	13.08	12.44	65	10.91	12.50	27	16.67	12.37	89
Net loans and leases / Equity capital (X)	5.96	5.47	63	6.18	5.73	61	5.99	6.79	32	6.35	6.55	44	4.43	6.70	9
Cash dividends / Net income	14.08	27.22	26	30.71	49.74	31	28.11	29.42	48	38.79	25.65	72	27.88	24.05	53
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			39.66			93.20			35.12	
Growth Rates															
Assets	5.87	9.51	36	58.19	16.67	94	5.68	16.11	12	41.23	8.66	97	6.37	9.35	48
Equity capital	-1	7.52	6	1.45	6.54	28	3.87	8.42	23	4.56	12.19	14	5.80	12.50	27
Net loans and leases	-4.51	-0.66	39	49.28	12.75	93	-2.12	9.99	9	49.87	8.63	97	9.25	10.51	60
Noncore funding	-42.10	-21.64	20	-6.70	-6.57	49	-36.85	-12.78	18	-7.28	4.16	35	20.79	6.76	69
Parent Company Ratios															
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.01	46	0	0.01	46	0	0.03	45
Long-term debt / Equity capital	0	10.65	11	0	13.73	10	0	5.67	25	0	3.86	27	0	3.76	28
Equity investment in subsidiaries / Equity capital	101.93	103.15	49	101.70	103.27	43	101.01	104.49	42	101.43	104.21	41	100.32	104.10	38
Cash from ops + noncash items + op expense / Op expense + dividends	708.71	155.61	96	120.60	142.45	43	143.51	138.81	64	23.31	152.31	6	24.48	123.74	10

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	327,380	347,021	457,993	341,318	323,088	-5.66	34.15
Income from lease financing receivables.....	1,346	1,829	2,386	20	93	-26.41	105.81
Fully taxable income on loans and leases.....	325,680	345,237	455,723	333,138	315,450	-5.66	36.98
Tax-exempt income on loans and leases.....	3,046	3,613	4,656	8,200	7,731	-15.69	-56.06
Estimated tax benefit on income on loans and leases.....	4,365	7,512	10,128	10,261	7,936	-41.89	31.03
Income on loans and leases (tax equivalent).....	333,091	356,362	470,507	351,599	331,117	-6.53	34.30
Investment interest income (tax equivalent).....	7,834	9,080	10,959	20,073	31,586	-13.72	-67.28
Interest on balances due from depository institutions.....	2,287	3,760	4,373	13,023	6,662	-39.18	19.61
Interest income on other earning assets.....	255	473	579	824	860	-46.09	-62.50
Total interest income (tax equivalent).....	343,467	369,675	486,418	385,519	370,225	-7.09	25.10
Interest on time deposits of \$250K or more.....	3,941	7,837	10,568	7,443	4,720	-49.71	
Interest on time deposits < \$250K.....	8,888	19,319	23,832	16,987	15,757	-53.99	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	12,832	13,365	17,596	14,122	11,619	-3.99	54.86
Interest on other borrowings and trading liabilities.....	2,243	3,946	4,717	11,648	9,668	-43.16	-88.90
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	1,905		-100.00
Total interest expense.....	27,904	44,467	56,713	50,200	43,669	-37.25	-36.31
Net interest income (tax equivalent).....	315,563	325,208	429,705	335,319	326,556	-2.97	36.76
Non-interest income.....	97,448	82,862	114,470	67,685	71,227	17.60	108.44
Adjusted operating income (tax equivalent).....	413,011	408,070	544,175	403,004	397,783	1.21	48.83
Overhead expense.....	249,263	261,001	350,232	228,974	200,869	-4.50	44.49
Provision for credit losses.....	-6,610	79,407	93,717	96,792	56,108		
Securities gains (losses).....	0	4,728	4,728	8,274	0	-100.00	-100.00
Other tax equivalent adjustments.....	0	91	-1	0	-3	-100.00	-100.00
Pretax net operating income (tax equivalent).....	170,358	72,481	104,953	85,512	140,803	135.04	173.55
Applicable income taxes.....	53,122	13,853	20,499	21,409	48,390	283.47	250.73
Tax equivalent adjustments.....	4,365	7,603	10,127	10,261	8,003	-42.59	24.71
Applicable income taxes (tax equivalent).....	57,487	21,456	30,626	31,670	56,393	167.93	208.31
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	112,871	51,025	74,327	53,842	84,410	121.21	158.70
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	112,871	51,025	74,327	53,842	84,410	121.21	158.70
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	112,871	51,025	74,327	53,842	84,410	121.21	158.70
Investment securities income (tax equivalent).....	7,834	9,080	10,959	20,073	31,586	-13.72	-67.28
US Treasury and agency securities (excluding mortgage-backed securities).....	137	3,167	3,372	165	179	-95.67	-7.43
Mortgage-backed securities.....	7,658	5,890	7,558	19,854	31,190	30.02	-67.01
All other securities.....	39	23	29	54	217	69.57	-93.26
Cash dividends declared.....	15,892	15,671	20,893	20,887	23,535	1.41	-13.18
Common.....	14,637	10,787	14,381	14,375	11,511	35.69	85.07
Preferred.....	1,255	4,884	6,512	6,512	12,024	-74.30	-87.93

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	4.46	2.90	94	5.15	3.35	95	5.04	3.53	98	5.96	4.19	97	5.75	4.08	98
Less: Interest expense	0.36	0.24	79	0.62	0.54	67	0.59	0.54	59	0.78	0.95	34	0.68	0.75	40
Equals: Net interest income (tax equivalent)	4.10	2.65	95	4.53	2.80	96	4.45	2.96	98	5.18	3.21	97	5.07	3.33	98
Plus: Non-interest income	1.26	1.09	65	1.15	1.21	55	1.18	0.98	68	1.05	0.90	65	1.11	0.90	67
Equals: adjusted operating income (tax equivalent)	5.36	3.80	92	5.68	4.06	90	5.63	3.96	91	6.23	4.16	92	6.17	4.27	93
Less: Overhead expense	3.24	2.21	90	3.63	2.59	84	3.63	2.48	89	3.54	2.59	86	3.12	2.58	78
Less: Provision for credit losses	-0.09	-0.12	51	1.11	0.66	86	0.97	0.38	95	1.50	0.12	99	0.87	0.12	99
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	46	0	0	48	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	24	0.07	0.03	80	0.05	0.02	80	0.13	0.01	97	0	0	42
Plus: other tax equivalent adjustments	0	0	49	0	0	87	0	0	22	0	0	46	0	0	9
Equals: Pretax net operating income (tax equivalent)	2.21	1.76	80	1.01	0.91	51	1.09	1.22	44	1.32	1.53	30	2.19	1.55	91
Less: Applicable income taxes (tax equivalent)	0.75	0.41	93	0.30	0.21	75	0.32	0.27	63	0.49	0.35	86	0.88	0.32	99
Less: Minority interest	0	0	41	0	0	43	0	0	45	0	0	45	0	0	46
Equals: Net operating income	1.46	1.34	66	0.71	0.70	45	0.77	0.97	31	0.83	1.19	19	1.31	1.22	62
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	1.46	1.34	66	0.71	0.71	44	0.77	0.97	31	0.83	1.19	19	1.31	1.22	62
Memo: Net income (last four quarters)	1.34	1.30	59	0.57	0.81	24	0.77	0.97	30	0.83	1.19	18	1.31	1.22	62
Net income—BHC and noncontrolling (minority) interest	1.46	1.35	66	0.71	0.72	44	0.77	0.97	31	0.83	1.19	19	1.31	1.22	62
Margin Analysis															
Average earning assets / Average assets	93.55	93.09	56	92.51	92.11	56	92.67	93.47	38	94.12	93.22	59	94.08	93.23	60
Average interest-bearing funds / Average assets	63.51	61.98	65	67.41	64.67	68	66.61	68.25	43	72.86	70.66	60	66.72	70.70	32
Interest income (tax equivalent) / Average earning assets	4.77	3.12	95	5.56	3.64	95	5.43	3.78	98	6.33	4.49	97	6.11	4.38	98
Interest expense / Average earning assets	0.39	0.26	79	0.67	0.58	67	0.63	0.57	59	0.82	1.02	31	0.72	0.81	38
Net interest income (tax equivalent) / Average earning assets	4.38	2.85	96	4.89	3.05	96	4.80	3.17	98	5.50	3.45	97	5.39	3.58	98
Yield or Cost															
Total loans and leases (tax equivalent)	6.77	4.07	96	7.01	4.35	94	6.97	4.28	96	7.65	4.98	97	7.50	4.85	98
Interest-bearing bank balances	0.13	0.13	46	0.34	0.36	54	0.28	0.32	43	2.23	2.26	57	1.89	1.88	52
Federal funds sold and reverse repos		0.25			0.75			0.43			2.02			1.50	
Trading assets	5.50	0.45	96	4.41	0.65	95	3.50	0.80	92	6.11	0.49	94	0.41	0.70	70
Total earning assets	4.70	3.09	95	5.45	3.61	95	5.32	3.80	98	6.16	4.47	97	5.98	4.33	98
Investment securities (tax equivalent)	1.74	1.77	50	1.80	2.36	14	1.77	2.32	11	2.27	2.74	7	2.42	2.69	29
US Treasury and agency securities (excluding mortgage-backed securities)	1.51	1.23	70	2.15	1.85	66	2.24	1.87	70	0.15	2.54	0	1.36	2.20	9
Mortgage-backed securities	1.50	1.55	48	2.36	2.17	66	2.13	2.05	59	2.43	2.54	36	2.40	2.44	46
All other securities	2.95	2.85	59	0.23	3.28	0	0.28	3.24	1	0.56	3.80	1	2.21	3.74	5
Interest-bearing deposits	0.54	0.22	93	0.88	0.60	78	0.85	0.62	79	1.02	1.13	40	0.84	0.85	50
Time deposits of \$250K or more	1	0.70	80	1.54	1.53	46	1.58	1.60	43	1.70	2.13	13	1.32	1.57	25
Time deposits < \$250K	1.11	0.67	88	1.74	1.47	71	1.67	1.49	70	1.43	1.91	13	1.40	1.42	43
Other domestic deposits	0.36	0.16	90	0.44	0.41	62	0.43	0.36	68	0.54	0.86	22	0.50	0.64	42
Foreign deposits		0.12			0.48			1.24			2.53			1.85	
Federal funds purchased and repos		0.18		2.61	0.71	94	2.61	0.37	96	2.47	1.23	85	2.19	1.03	87
Other borrowed funds and trading liabilities	1.06	1.29	41	0.92	1.54	23	0.92	0.55	67	1.46	1.03	55	1.54	2.10	7
All interest-bearing funds	0.57	0.38	84	0.92	0.82	63	0.88	0.79	64	1.06	1.34	26	1.02	1.06	45

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	97,448	82,862	114,470	67,685	71,227
Fiduciary activities income	9,069	8,489	11,344	11,853	11,975
Service charges on deposit accounts - domestic	14,601	14,755	19,438	13,710	12,911
Trading revenue	-5	-9	-13	88	164
Investment banking fees and commissions	11,785	9,775	16,199	8,929	8,524
Insurance activities revenue	2,876	2,943	4,606	6,100	6,110
Venture capital revenue	0	0	0	0	0
Net servicing fees	9,397	6,212	8,784	1,179	2,456
Net securitization income	2,292	492	1,272	0	0
Net gains (losses) on sales of loans, OREO, other assets	10,005	10,312	11,537	-1,480	-4,747
Other non-interest income	37,428	29,893	41,303	27,306	33,834
Total overhead expenses	249,263	261,001	350,232	228,974	200,869
Personnel expense	98,068	100,557	131,216	81,240	75,359
Net occupancy expense	26,128	27,284	36,608	21,628	25,442
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	7,352	8,314	11,069	1,170	1,319
Other operating expenses	117,715	124,846	171,339	124,936	98,749
Fee income on mutual funds and annuities	4,582	3,331	4,539	4,740	4,499
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,332	2,378	2,325	2,335	1,392
Average personnel expense per employee	42.05	42.29	56.44	34.79	54.14
Average assets per employee	4,405.33	4,027.63	4,155.13	2,771.61	4,628.51

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	4.70	2.14	80	4.02	2.09	77	3.97	0.51	91	7	0.66	94	6.32	1.69	89
Overhead expenses / Net Interest Income + non-interest income	61	58.85	57	65.16	62.06	64	65.58	61.22	71	58.30	61.79	34	51.53	61.22	12
Percent of Average Assets															
Total overhead expense	3.24	2.21	90	3.63	2.59	84	3.63	2.48	89	3.54	2.59	86	3.12	2.58	78
Personnel expense	1.27	1.23	60	1.40	1.30	61	1.36	1.42	46	1.26	1.50	27	1.17	1.46	24
Net occupancy expense	0.34	0.24	90	0.38	0.26	90	0.38	0.30	81	0.33	0.32	59	0.39	0.31	78
Other operating expenses	1.62	0.72	92	1.85	0.95	89	1.89	0.73	96	1.95	0.76	97	1.55	0.79	95
Overhead less non-interest income	1.97	1.08	96	2.48	1.27	93	2.44	1.44	96	2.49	1.65	94	2.01	1.65	78
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	60.35	58.34	58	63.96	61.60	63	64.36	58.93	80	56.82	59.91	33	50.50	60.51	13
Personnel expense	23.74	32.89	12	24.64	32.31	14	24.11	33.88	8	20.16	34.17	2	18.94	34.42	1
Net occupancy expense	6.33	6.26	48	6.69	6.55	52	6.73	7.04	45	5.37	7.50	19	6.40	7.33	30
Other operating expenses	30.28	18.68	94	32.63	22.16	87	33.52	17.57	96	31.29	17.93	98	25.16	18.28	92
Total non-interest income	23.59	28.20	41	20.31	28.52	35	21.04	23.45	49	16.80	19.83	38	17.91	20.30	42
Fiduciary activities income	2.20	2.27	57	2.08	2.06	58	2.08	1.45	63	2.94	1.61	72	3.01	1.95	67
Service charges on domestic deposit accounts	3.54	3.25	53	3.62	3.23	56	3.57	2.67	72	3.40	3.21	58	3.25	3.58	47
Trading revenue	0	0.68	5	0	1.37	8	0	0.10	4	0.02	0.07	83	0.04	0.03	86
Investment banking fees and commissions	2.85	2.46	70	2.40	2.59	64	2.98	1.03	85	2.22	0.91	85	2.14	0.85	85
Insurance activities revenue	0.70	0.38	78	0.72	0.41	77	0.85	0.41	80	1.51	0.37	85	1.54	0.46	84
Venture capital revenue	0	0.03	45	0	0	45	0	0	48	0	0	50	0	0	49
Net servicing fees	2.28	0.56	87	1.52	-0.04	91	1.61	0	93	0.29	0.22	72	0.62	0.52	74
Net securitization income	0.55	0.01	95	0.12	0	93	0.23	0	96	0	0	48	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets	2.42	3.64	48	2.53	3.74	56	2.12	5.55	40	-0.37	2.27	2	-1.19	1.98	1
Other non-interest income	9.06	9.39	61	7.33	9.49	41	7.59	7.76	55	6.78	7.41	47	8.51	7.05	73
Overhead less non-interest income	36.76	29.67	71	43.65	31.97	83	43.32	34.63	73	40.02	39.47	52	32.59	39.75	24
Applicable income taxes / Pretax net operating income (tax equivalent)	31.18	21.49	98	19.11	18.64	46	19.53	20.30	36	25.04	21.51	80	34.37	18.37	99
Applicable income tax + TE / Pretax net operating income + TE	33.74	23.11	96	29.60	22.16	93	29.18	22.51	90	37.04	23.31	97	40.05	21.35	99

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	3,140,856	3,523,908	3,452,770	3,680,433	2,222,627	-10.87	25.77
Commercial and industrial loans	1,137,212	1,149,655	1,156,482	888,551	638,983	-1.08	225.91
Loans to individuals	2,016,552	1,917,983	1,900,520	1,956,793	1,531,090	5.14	66.13
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	7,776	12,426	11,632	11,432	6,592	-37.42	94.69
Other loans and leases	160,961	210,481	184,664	221,175	196,533	-23.53	-54.52
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	6,463,357	6,814,453	6,706,068	6,758,384	4,595,825	-5.15	46.30
Less: Allowance for loan and lease losses	180,872	235,312	204,809	116,538	164,231	-23.14	51.98
Net loans and leases	6,282,485	6,579,141	6,501,259	6,641,846	4,431,594	-4.51	46.14
Debt securities that reprice or mature in over 1 year	870,768	340,480	443,777	695,339	1,255,792	155.75	-30.87
Mutual funds and equity securities	9,989	15,640	12,930	7,797	5,949	-36.13	53.06
Subtotal	7,163,242	6,935,261	6,957,966	7,344,982	5,693,335	3.29	28.72
Interest-bearing bank balances	2,653,336	2,155,352	2,053,892	731,262	353,675	23.10	551.25
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	13,553	83,334	2,661	378,830	10,805	-83.74	-45.80
Trading assets	22	23	22	42	693	-4.35	-98.83
Total earning assets	9,830,153	9,173,970	9,014,541	8,455,116	6,058,508	7.15	63.85
Non-interest-bearing cash and due from depository institutions	53,670	87,353	64,627	95,243	69,805	-38.56	-27.16
Premises, fixed assets, and leases	104,873	114,133	108,539	113,725	65,537	-8.11	51.89
Other real estate owned	13,904	19,456	11,596	29,909	33,768	-28.54	-69.60
Investment in unconsolidated subsidiaries	1,083	1,083	1,083	1,083	1,083	0.00	0.00
Intangible and other assets	603,182	622,996	625,625	602,584	354,651	-3.18	49.60
Total assets	10,606,865	10,018,991	9,826,011	9,297,660	6,583,352	5.87	60.90
Quarterly average assets	10,480,849	9,907,956	9,909,605	6,326,453	6,645,398	5.78	57.96
Average loans and leases (YTD)	6,556,119	6,776,276	6,754,525	4,597,000	4,416,152	-3.25	44.75
Memoranda							
Loans held-for-sale	52,494	54,519	43,935	19,591	10,368	-3.71	-64.89
Loans not held-for-sale	6,410,863	6,759,934	6,662,133	6,738,793	4,585,457	-5.16	50.19
Real estate loans secured by 1-4 family	2,073,437	2,429,595	2,364,199	2,536,005	1,247,013	-14.66	44.28
Commercial real estate loans	1,049,176	1,086,708	1,081,185	1,131,236	937,968	-3.45	3.19
Construction and land development	76,736	101,934	116,647	76,066	29,638	-24.72	142.31
Multifamily	27,391	31,008	28,249	33,446	31,792	-11.66	174.57
Nonfarm nonresidential	945,049	953,766	936,289	1,021,724	876,538	-0.91	-3.08
Real estate loans secured by farmland	18,243	7,605	7,386	13,192	37,646	139.88	-58.12
Total investment securities	894,310	439,454	459,368	1,081,966	1,272,546	103.50	-30.73
U.S. Treasury securities	10,875	91,531	10,983	397,183	10,805	-88.12	-56.51
US agency securities (excluding mortgage-backed securities)	1,279	1,714	1,606	1,961	2,265	-25.38	-69.29
Municipal securities	0	0	0	0	0		-100.00
Mortgage-backed securities	869,941	329,719	432,935	673,886	1,252,305	163.84	-30.37
Asset-backed securities	0	0	0	0	0		
Other debt securities	2,226	850	914	1,139	1,222	161.88	10.36
Mutual funds and equity securities	9,989	15,640	12,930	7,797	5,949	-36.13	53.06
Available-for-sale securities	509,107	439,454	446,438	1,081,966	847,806	15.85	-21.58
U.S. Treasury securities	10,875	91,531	10,983	397,183	10,805	-88.12	
US agency securities (excluding mortgage-backed securities)	1,279	1,714	1,606	1,961	2,265	-25.38	-69.29
Municipal securities	0	0	0	0	0		-100.00
Mortgage-backed securities	494,727	329,719	432,935	673,886	827,565	50.05	-21.77
Asset-backed securities	0	0	0	0	0		
Other debt securities	2,226	850	914	1,139	1,222	161.88	10.36
Mutual funds and equity securities	0	15,640	0	7,797	5,949	-100.00	-100.00
Held-to-maturity securities appreciation (depreciation)	-3,332				-14,387		
Available-for-sale securities appreciation (depreciation)	11,657	10,913	14,263	-306	-12,655	6.82	-37.63
Structured notes, fair value	0	0	0	0	0		
Pledged securities	277,038	230,076	150,516	399,752	638,325	20.41	-65.10

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	2,695,992	2,333,489	2,259,048	1,675,315	1,105,324	15.53	230.78
NOW, ATS and transaction accounts	2,835,076	2,349,447	2,354,194	1,903,758	1,086,447	20.67	137.43
Time deposits less brokered deposits < \$250K	909,223	1,225,689	1,178,932	1,337,197	632,405	-25.82	
MMDA and other savings accounts	2,378,204	1,949,360	1,944,426	1,836,480	1,212,258	22.00	100.85
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	8,818,495	7,857,985	7,736,600	6,752,750	4,036,434	12.22	150.77
Time deposits of \$250K or more	413,734	670,440	628,378	692,094	346,008	-38.29	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	190,000	454,723		-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	29,308	30,929	30,966	45,254	34,786	-5.24	-20.74
Other borrowings w/remaining maturity over 1 year	85,646	135,435	123,965	148,810	63,593	-36.76	9.37
Brokered deposits < \$250K	11,366	95,961	49,090	241,994	522,590	-88.16	
Noncore funding	540,054	932,765	832,399	1,318,152	1,421,700	-42.10	-73.07
Trading liabilities	0	1	0	7	333	-100.00	-100.00
Subordinated notes and debentures + trust preferred securities	36,083	36,083	36,083	36,083	36,083	0.00	0.00
Other liabilities	158,568	127,835	134,953	145,189	88,925	24.04	47.48
Total liabilities	9,553,200	8,954,669	8,740,035	8,252,181	5,583,475	6.68	68.57
Equity Capital							
Perpetual preferred stock (including surplus)	0	81,870	81,870	81,870	81,870	-100.00	-100.00
Common stock	59,885	59,885	59,885	59,885	59,885	0.00	13.79
Common surplus	635,808	632,108	632,783	631,646	629,511	0.59	15.43
Retained earnings	490,214	385,286	403,365	375,425	343,207	27.23	100.38
Accumulated other comprehensive income	8,620	8,268	11,022	-1,008	-10,963	4.26	-45.59
Other equity capital components	-140,862	-103,095	-102,949	-102,339	-103,633		
Total holding company equity capital	1,053,665	1,064,322	1,085,976	1,045,479	999,877	-1.00	13.92
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,053,665	1,064,322	1,085,976	1,045,479	999,877	-1.00	13.92
Total liabilities and capital	10,606,865	10,018,991	9,826,011	9,297,660	6,583,352	5.87	60.90
Memoranda							
Non-interest-bearing deposits	2,695,992	2,333,489	2,259,048	1,675,315	1,105,324	15.53	230.78
Interest-bearing deposits	6,547,603	6,290,897	6,155,020	6,011,523	3,799,708	4.08	66.39
Total deposits	9,243,595	8,624,386	8,414,068	7,686,838	4,905,032	7.18	94.60
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,085,976	1,045,479	1,045,479	999,877	945,107		
Accounting restatements	0	-25,494	-25,494	-736	0		
Net income	112,871	51,025	74,327	53,842	84,410		
Net sale of new perpetual preferred stock	-92,000	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	2,248	1,470	1,616	1,294	869		
Less: Purchase of treasury stock	40,161	2,225	2,226	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	15,892	15,671	20,893	20,887	23,535		
Change in other comprehensive income	-2,402	9,275	12,030	9,955	-8,014		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	3,025	463	1,137	2,134	1,040		
Holding company equity capital, ending balance	1,053,665	1,064,322	1,085,976	1,045,479	999,877		

BHC Name

City/State

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	29.61	36.06	31	35.17	36.66	39	35.14	48.33	15	39.58	52.67	17	33.76	53.63	9
Commercial and industrial loans	10.72	11.11	54	11.47	14.40	32	11.77	13.47	45	9.56	11.45	49	9.71	11.42	49
Loans to individuals	19.01	3.60	92	19.14	3.57	94	19.34	2.29	96	21.05	2.71	97	23.26	2.65	97
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	30	0	0	45	0	0	44	0	0	44
Agricultural loans	0.07	0.21	58	0.12	0.20	65	0.12	0.43	58	0.12	0.53	58	0.10	0.47	54
Other loans and leases	1.52	4.26	25	2.10	4.66	30	1.88	1.39	72	2.38	1.08	80	2.99	2.64	67
Net loans and leases	59.23	58.81	51	65.67	63	48	66.16	69.27	33	71.44	72.36	38	67.32	73.30	21
Debt securities over 1 year	8.21	18.32	12	3.40	14.80	6	4.52	13.53	10	7.48	13.66	19	19.08	13.20	81
Mutual funds and equity securities	0.09	0.05	71	0.16	0.06	81	0.13	0.05	79	0.08	0.06	70	0.09	0.05	77
Subtotal	67.53	78.17	15	69.22	79.07	14	70.81	83.47	5	79	86.76	8	86.48	87.24	38
Interest-bearing bank balances	25.02	9.37	94	21.51	6.40	96	20.90	6.78	95	7.87	2.97	91	5.37	2.30	86
Federal funds sold and reverse repos	0	0.53	27	0	0.80	27	0	0.02	38	0	0.03	36	0	0.01	38
Debt securities 1 year or less	0.13	1.51	12	0.83	1.85	38	0.03	2.03	6	4.07	2.10	80	0.16	2.14	15
Trading assets	0	0.58	39	0	1.04	35	0	0.04	76	0	0.03	76	0.01	0.02	76
Total earning assets	92.68	91.57	62	91.57	90.87	59	91.74	92.98	30	90.94	92.39	31	92.03	92.24	47
Non-interest cash and due from depository institutions	0.51	0.99	14	0.87	1.03	39	0.66	1.07	26	1.02	1.14	43	1.06	1.25	38
Other real estate owned	0.13	0.01	96	0.19	0.03	97	0.12	0.03	89	0.32	0.04	95	0.51	0.04	98
All other assets	6.82	7.39	44	7.56	8.03	43	7.60	5.87	76	8.04	6.41	73	6.91	6.39	60
Memoranda															
Short-term investments	25.14	12.31	89	22.34	10.21	87	20.93	9.38	94	11.94	5.36	89	5.54	4.70	66
U.S. Treasury securities	0.10	1.18	39	0.91	0.91	74	0.11	0.19	74	4.27	0.29	94	0.16	0.37	69
US agency securities (excluding mortgage-backed securities)	0.01	0.75	24	0.02	0.59	26	0.02	1.28	14	0.02	1.25	19	0.03	1.67	19
Municipal securities	0	1.70	7	0	1.60	8	0	2.96	4	0	2.58	3	0	2.66	4
Mortgage-backed securities	8.20	13.46	26	3.29	11.20	9	4.41	8.52	22	7.25	9.38	40	19.02	8.73	92
Asset-backed securities	0	0.47	25	0	0.31	24	0	0.35	32	0	0.30	34	0	0.26	33
Other debt securities	0.02	0.51	32	0.01	0.40	29	0.01	0.60	26	0.01	0.53	32	0.02	0.52	37
Loans held-for-sale	0.49	0.50	71	0.54	0.52	60	0.45	0.58	59	0.21	0.39	58	0.16	0.29	64
Loans held for investment	60.44	58.34	54	67.47	63.22	55	67.80	69.07	38	72.48	72.01	45	69.65	73.24	30
Real estate loans secured by 1-4 family	19.55	11.57	84	24.25	12.28	90	24.06	14.47	79	27.28	16.02	82	18.94	16.83	63
Revolving	0.24	1.44	20	0.11	1.72	16	0.29	1.79	16	0.13	2.24	10	0.03	2.43	5
Closed-end, secured by first liens	19.13	9.73	87	23.92	10.10	93	23.56	12.11	83	26.85	13.07	87	18.64	13.60	74
Closed-end, secured by junior liens	0.17	0.19	63	0.22	0.24	58	0.21	0.27	44	0.29	0.37	44	0.28	0.41	46
Commercial real estate loans	9.89	22.35	20	10.85	22.30	24	11	30.65	5	12.17	33.26	4	14.25	33.39	9
Construction and land development	0.72	3.40	18	1.02	3.47	24	1.19	4.32	10	0.82	5	7	0.45	4.78	5
Multifamily	0.26	3.32	7	0.31	3.10	11	0.29	5.03	4	0.36	4.76	6	0.48	5.12	9
Nonfarm nonresidential	8.91	14.65	27	9.52	14.72	30	9.53	19.97	10	10.99	21.85	10	13.31	21.85	15
Real estate loans secured by farmland	0.17	0.35	60	0.08	0.33	48	0.08	0.85	42	0.14	0.95	45	0.57	0.88	61

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	48.59	60.51	27	51.71	56.15	37	51.49	69.38	16	54.46	72.74	14	48.36	72.88	9
Real estate loans secured by 1-4 family	32.08	20	84	35.65	19.51	90	35.25	20.91	80	37.52	22.29	82	27.13	23.13	63
Revolving	0.40	2.47	19	0.17	2.66	16	0.43	2.61	16	0.18	3.13	10	0.04	3.34	6
Closed-end	31.68	17.35	86	35.49	16.64	92	34.83	17.94	85	37.34	18.71	87	27.09	19.33	76
Commercial real estate loans	16.23	37.13	17	15.95	33.63	21	16.12	44.23	3	16.74	46.16	4	20.41	45.57	5
Construction and land development	1.19	5.69	15	1.50	5.18	18	1.74	6.26	10	1.13	6.97	6	0.64	6.53	5
1-4 family	0.03	1.19	12	0.02	0.94	16	0.01	1.14	10	0.02	1.47	7	0	1.52	7
Other	1.16	4.46	16	1.48	4.09	19	1.73	4.94	16	1.11	5.34	8	0.64	4.90	6
Multifamily	0.42	5.41	5	0.46	4.78	8	0.42	7.01	4	0.49	6.42	4	0.69	6.76	8
Nonfarm nonresidential	14.62	24.45	27	14	22.19	28	13.96	29.04	10	15.12	30.59	8	19.07	30.16	15
Owner-occupied	7.03	8.31	45	6.80	7.46	49	7.08	10	27	7.77	10.68	28	9.94	10.31	49
Other	7.59	15.83	24	7.19	14.52	23	6.89	18.53	9	7.35	19.36	8	9.14	19.35	10
Real estate loans secured by farmland	0.28	0.61	60	0.11	0.52	48	0.11	1.30	42	0.20	1.38	45	0.82	1.27	61
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.06	30	0	0	45	0	0	44	0	0	44
Commercial and industrial loans	17.59	19.45	51	16.87	22.98	27	17.25	19.85	41	13.15	16.16	44	13.90	16.21	49
Loans to individuals	31.20	6.58	92	28.15	6.23	93	28.34	3.53	96	28.95	4	96	33.31	3.89	98
Credit card loans	0.73	0.51	78	0.87	0.63	77	0.84	0.03	98	1.12	0.04	99	1.08	0.04	99
Agricultural loans	0.12	0.38	57	0.18	0.31	64	0.17	0.69	59	0.17	0.78	58	0.14	0.69	54
Other loans and leases	2.49	8.42	26	3.09	9.11	30	2.75	2.07	71	3.27	1.48	79	4.28	3.74	66
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	280.77	383.43	31	298.30	387.92	31	292.33	473.75	10	379.88	493.53	24	203.39	505.61	5
Real estate loans secured by 1-4 family	185.35	124.74	78	205.67	130.23	80	200.17	142.34	76	261.75	151.03	83	114.11	161.34	37
Revolving	2.30	15.53	18	0.95	18.32	15	2.42	17.81	14	1.28	21.25	10	0.17	23.52	4
Closed-end	183.05	107.54	84	204.71	110.40	88	197.75	122.21	77	260.47	127.10	88	113.94	134.73	47
Commercial real estate loans	93.79	238.58	16	91.99	237.16	21	91.54	302.08	5	116.76	311.74	7	85.83	316.03	3
Construction and land development	6.86	36.07	18	8.63	36.48	20	9.88	42.85	10	7.85	46.63	8	2.71	44.92	4
1-4 family	0.15	7.44	11	0.09	6.64	13	0.07	7.52	10	0.12	9.52	6	0.02	10.21	7
Other	6.71	28.34	17	8.54	28.60	23	9.81	33.94	15	7.73	35.90	9	2.69	33.75	5
Multifamily	2.45	35.29	5	2.62	32.93	9	2.39	48.67	4	3.45	44.76	6	2.91	48.38	7
Nonfarm nonresidential	84.48	156.30	25	80.74	156.60	27	79.27	198.42	9	105.46	206.64	12	80.21	208.15	9
Owner-occupied	40.65	52.63	39	39.25	52.43	39	40.18	67.98	23	54.19	71.54	33	41.79	70.68	23
Other	43.84	100.99	24	41.49	101.87	24	39.09	125.78	8	51.27	130.65	9	38.42	134.17	7
Real estate loans secured by farmland	1.63	3.67	59	0.64	3.43	44	0.63	8.35	41	1.36	8.66	46	3.44	8.13	54
Loans to depository institutions and acceptances of other banks	0	0.20	32	0	0.31	30	0	0.03	45	0	0.01	44	0	0.01	44
Commercial and industrial loans	101.66	116.17	47	97.32	150.16	26	97.92	133.93	37	91.71	106.70	48	58.47	107.07	25
Loans to individuals	180.27	36.56	93	162.36	36.83	93	160.91	22.15	94	201.97	24.83	97	140.11	24.45	93
Credit card loans	4.23	2.58	79	5.05	3.28	78	4.76	0.20	98	7.78	0.24	99	4.56	0.24	98
Agricultural loans	0.70	2.03	58	1.05	1.99	63	0.98	4.17	57	1.18	4.86	57	0.60	4.49	49
Other loans and leases	14.39	47.63	27	17.82	49.92	27	15.63	13.62	70	22.83	10.25	80	17.98	25.58	53
Supplemental															
Non-owner occupied CRE loans / Gross loans	9.20	29.25	9	9.14	26.62	12	9.05	34	3	8.97	35.38	3	10.47	35.09	4
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	53.14	187.63	12	52.74	186.45	14	51.36	232.08	4	62.57	239.13	4	44.04	243.62	4
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	93.79	244.92	16	91.99	243.47	19	91.54	304.52	5	116.76	315.15	7	85.83	318.90	3

BHC Name

City/State

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	25.14	12.31	89	22.34	10.21	87	20.93	9.38	94	11.94	5.36	89	5.54	4.70	66
Liquid assets	33.84	29.12	62	26.61	24.65	62	26.09	19.32	81	20.43	16.28	74	25.66	15.56	87
Investment securities	8.43	20.37	10	4.39	17.19	6	4.68	16.07	5	11.64	16.41	28	19.33	16.02	70
Net loans and leases	59.23	58.81	51	65.67	63	48	66.16	69.27	33	71.44	72.36	38	67.32	73.30	21
Net loans, leases and standby letters of credit	59.55	59.61	50	65.83	63.89	47	66.36	69.67	33	71.99	72.78	38	67.68	73.71	21
Core deposits	83.14	75.52	83	78.43	69.20	73	78.74	76.49	58	72.63	71.61	53	61.31	69.97	17
Noncore funding	5.09	10.15	36	9.31	15.53	39	8.47	10.29	45	14.18	14.61	46	21.60	16.58	69
Time deposits of \$250K or more	3.90	1.67	90	6.69	2.35	93	6.40	3.37	89	7.44	4.33	85	5.26	4.28	68
Foreign deposits	0	0.33	39	0	0.36	38	0	0	48	0	0	48	0	0	49
Federal funds purchased and repos	0	1.19	11	0	1.44	10	0	0.62	23	2.04	0.77	82	6.91	0.96	98
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold)	0	0.54	30	0	0.59	26	0	0.59	32	2.04	0.75	83	6.91	0.97	98
Commercial paper	0	0.01	45	0	0.01	45	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.28	0.88	51	0.31	1.75	32	0.32	1.06	54	0.49	2.75	29	0.53	3.63	27
Earning assets that reprice within 1 year	47.58	38.80	74	44.42	38.76	62	43.92	31.93	80	37.06	33.16	64	33.82	32.35	58
Interest-bearing liabilities that reprice within 1 year	7.07	6.64	71	13.26	8.86	78	12.33	14.04	60	13.45	18.54	46	13.29	18.20	45
Long-term debt that reprices within 1 year	0	0.27	31	0	0.52	27	0	0.10	38	0	0.15	37	0	0.16	39
Net assets that reprice within 1 year	40.51	30.83	73	31.16	27.76	55	31.59	17.03	79	23.61	13.71	69	20.53	12.98	65
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-29.63	-3.31	3	-18.78	6.19	3	-17.56	0.77	6	2.82	10.70	23	18.46	13.54	65
Net short-term noncore funding dependence	-33.86	-9.17	8	-24.14	-2.71	8	-22.76	-3.25	6	-4.31	5.88	16	11.15	8.57	58
Short-term investment / Short-term noncore funding	1,126.78	304.29	93	399.99	149.65	88	437.23	230.45	80	140.07	78.10	79	36.34	62.28	53
Liquid assets - short-term noncore funding / Nonliquid assets	47.77	36.72	68	28.64	24.47	63	28.83	16.27	79	14.96	6.90	76	14.03	4.17	78
Net loans and leases / Total deposits	67.97	73.05	39	76.29	82.06	33	77.27	84.20	29	86.41	90.96	29	90.35	92.88	36
Net loans and leases / Core deposits	71.24	78.83	38	83.73	92.26	32	84.03	91.10	35	98.36	102.55	38	109.79	106.50	58
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.34	0.50	16		1.73			0.88			0.36		-1.55	-0.47	9
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.21	1.06	59	1.11	4.54	9	1.41	3.63	25	-0.04	1.28	7	-1.36	-1.95	57
Structured notes appreciation (depreciation) / Tier 1 capital		0			0			0.03			-0.02			-0.04	
Percent of Investment Securities															
Held-to-maturity securities	41.96	13.65	87	0	11.41	16	0	5.36	26	0	7.25	23	33.38	10.76	85
Available-for-sale securities	56.93	84.59	12	100	86.72	95	97.19	93.39	40	100	91.33	88	66.62	88.32	16
U.S. Treasury securities	1.22	6.01	43	20.83	5.26	89	2.39	1.22	83	36.71	2.07	95	0.85	2.08	66
US agency securities (excluding mortgage-backed securities)	0.14	4.24	27	0.39	3.94	32	0.35	8.39	16	0.18	8.16	18	0.18	11	17
Municipal securities	0	8.38	7	0	9.87	7	0	18.61	3	0	15.40	3	0	16.63	4
Mortgage-backed securities	97.28	66.09	96	75.03	66.61	62	94.25	54.48	95	62.28	57.07	53	98.41	54.50	98
Asset-backed securities	0	2.45	25	0	1.91	24	0	1.97	32	0	1.70	34	0	1.54	33
Other debt securities	0.25	3.01	37	0.19	2.93	40	0.20	4.34	32	0.11	3.73	34	0.10	3.75	36
Mutual funds and equity securities	1.12	0.29	87	3.56	0.38	97	2.81	0.44	93	0.72	0.49	76	0.47	0.41	72
Debt securities 1 year or less	1.52	8.18	18	18.96	11.25	80	0.58	13.69	7	35.01	13.55	86	0.85	13.91	10
Debt securities 1 to 5 years	0.69	17.39	4	2.86	17.70	20	2.68	20.49	7	2.26	23.43	10	0.47	23.42	4
Debt securities over 5 years	96.68	72.07	95	74.62	68.10	53	93.92	61.87	95	62.01	58.63	48	98.22	58.36	96
Pledged securities	30.98	33.37	49	52.35	37.16	70	32.77	44.55	39	36.95	43.76	45	50.16	42.20	62
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.03	42	0	0.09	39	0	0.15	39
Percent Change from Prior Like Quarter															
Short-term investments	19.13	64.27	37	158.42	124.80	69	85.26	136.94	48	204.57	32.84	91	-7.02	16.28	33
Investment securities	103.50	32.48	93	-16.79	20.30	4	-57.54	16.36	0	-14.98	4.80	9	9.71	8.02	62
Core deposits	12.22	16.96	33	88.06	26	96	14.57	23.17	20	67.29	9.96	97	2.95	10.40	29
Noncore funding	-42.10	-21.64	20	-6.70	-6.57	49	-36.85	-12.78	18	-7.28	4.16	35	20.79	6.76	69

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			1,133,502	850,312	540,439
Commit: Secured commercial real estate loans	183,634	143,981	100,828	88,717	61,488
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			202,375	175,941	132,151
Securities underwriting	0	0	0	0	0
Standby letters of credit	33,854	16,225	19,475	51,870	23,889
Commercial and similar letters of credit	1,700	57	225	8,117	753
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	13,083	20,328	20,176	20,773	75,459
Purchased options contracts (interest rate)	13,083	20,328	20,176	20,773	75,459
Interest rate swaps	28,933	30,691	30,259	31,955	58,572
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							11.54	16.09	23	9.15	16.97	13	8.21	17.31	12
Standby letters of credit	0.32	0.66	35	0.16	0.72	16	0.20	0.31	41	0.56	0.36	76	0.36	0.35	55
Commercial and similar letters of credit	0.02	0.02	68	0	0.02	44	0	0.01	77	0.09	0.01	91	0.01	0.01	82
Securities lent	0	0.10	42	0	0.23	40	0	0	49	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0.39	27	0	0	46	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0	47	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.02	46	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0	46	0	0	47	0	0	47
Derivative contracts	0.52	47.31	6	0.71	51.49	5	0.72	3.72	66	0.79	2.95	66	3.18	6.51	46
Interest rate contracts	0.52	35.15	6	0.71	36.10	5	0.72	3.62	66	0.79	2.87	66	3.18	6.40	46
Interest rate futures and forward contracts	0	4.39	13	0	8.89	13	0	0.20	38	0	0.08	39	0	0.25	22
Written options contracts (interest rate)	0.12	1.69	28	0.20	2.33	27	0.21	0.24	78	0.22	0.13	80	1.15	0.26	89
Purchased options contracts (interest rate)	0.12	1.29	54	0.20	1.45	56	0.21	0.03	90	0.22	0.02	91	1.15	0.07	92
Interest rate swaps	0.27	20.27	12	0.31	20.71	9	0.31	2.58	68	0.34	2.19	70	0.89	5.18	38
Foreign exchange contracts	0	6.12	25	0	5.79	25	0	0	47	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	3.76	27	0	3.70	26	0	0	47	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0	49	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0	49	0	0	48	0	0	49
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	0	48	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0	49	0	0	48	0	0	49
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0	49	0	0	48	0	0	48
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0	49	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							16.78	24.20	21	18.50	24.81	24	12.24	25.18	11

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	55,099	71,347	70,611	73,501	209,490
Interest rate contracts	55,099	71,347	70,611	73,501	209,490
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	13,083	20,328	20,176	20,773	75,459
Exchange-traded	0	0	0	0	0
Over-the-counter	13,083	20,328	20,176	20,773	75,459
Purchased options	13,083	20,328	20,176	20,773	75,459
Exchange-traded	0	0	0	0	0
Over-the-counter	13,083	20,328	20,176	20,773	75,459
Swaps	28,933	30,691	30,259	31,955	58,572
Held for trading	26,166	40,656	40,352	41,546	175,918
Interest rate contracts	26,166	40,656	40,352	41,546	175,918
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	28,933	30,691	30,259	31,955	33,572
Interest rate contracts	28,933	30,691	30,259	31,955	33,572
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	42,015	51,019	50,435	52,728	134,031
One year or less	5,031	6,818	6,770	0	79,120
Over 1 year to 5 years	36,984	44,201	43,665	52,728	54,911
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	1,136	1,896	1,711	913	333
Gross positive fair value	0	1	0	6	347
Held for trading	0	1	0	6	333
Non-traded	0	0	0	0	14
Current credit exposure on risk-based capital derivative contracts	0	1	0	6	346
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Notional Amount															
Interest rate contracts	100	94.10	76	100	94.62	76	100	99.50	58	100	99.57	60	100	99.91	54
Foreign exchange contracts	0	3.22	25	0	3.07	25	0	0.19	43	0	0.14	42	0	0	46
Equity, commodity, and other contracts	0	1.21	34	0	1.18	32	0	0	47	0	0.07	45	0	0	47
Futures and forwards															
Written options	23.74	7.18	88	28.49	8.60	86	28.57	10.24	83	28.26	11.73	80	36.02	11.14	85
Exchange-traded	0	0.11	42	0	0.15	41	0	0	50	0	0	48	0	0	49
Over-the-counter	23.74	6.91	88	28.49	8.13	86	28.57	10.24	83	28.26	10.84	81	36.02	10.65	85
Purchased options	23.74	3.41	96	28.49	3.51	98	28.57	2.13	94	28.26	2.45	98	36.02	1.29	97
Exchange-traded	0	0.12	41	0	0.14	40	0	0	50	0	0	49	0	0	49
Over-the-counter	23.74	3.01	96	28.49	2.98	98	28.57	2.13	94	28.26	2.28	98	36.02	1.22	97
Swaps	52.51	71.71	23	43.02	67.37	23	42.85	71.83	26	43.48	64.61	27	27.96	65.42	25
Held for trading															
Interest rate contracts	47.49	40.70	51	56.98	43.02	50	57.15	16.03	77	56.52	15.01	80	83.97	13.60	89
Foreign exchange contracts	0	1.55	33	0	1.45	32	0	0	47	0	0.11	46	0	0	48
Equity, commodity, and other contracts	0	0.61	40	0	0.68	38	0	0	49	0	0	48	0	0	49
Non-traded															
Interest rate contracts	52.51	59.30	48	43.02	56.98	50	42.85	83.97	22	43.48	84.99	20	16.03	86.40	10
Foreign exchange contracts	0	0.36	33	0	0.39	35	0	0	45	0	0.01	44	0	0	47
Equity, commodity, and other contracts	0	0.11	38	0	0.10	37	0	0	48	0	0.01	47	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	9.13	27.90	32	9.56	31.66	34	9.59	15.52	54	0	15.20	15	37.77	12.75	81
Over 1 year to 5 years	67.12	29.78	97	61.95	27.15	94	61.84	19.75	94	71.74	22.92	90	26.21	22.66	60
Over 5 years	0	29.19	6	0	28.15	5	0	32.47	13	0	34.12	11	0	36.28	14
Gross negative fair value (absolute value)	2.06	1.18	78	2.66	1.65	72	2.42	2.84	47	1.24	1.30	49	0.16	0.66	24
Gross positive fair value	0	1.59	1	0	2.48	3	0	2.25	4	0.01	1.14	5	0.17	1.10	10
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	14	0	0.07	14	0	0.01	68	0	0	72	0	0.01	35
Gross positive fair value (X)	0	0.06	1	0	0.10	2	0	0.01	33	0	0	64	0	0.01	26
Held for trading (X)	0	0.05	22	0	0.07	40	0	0	44	0	0	89	0	0	80
Non-traded (X)	0	0.01	5	0	0.02	5	0	0	35	0	0	34	0	0.01	22
Current credit exposure (X)	0	0.05	6	0	0.07	12	0	0.02	21	0	0.01	36	0	0	43
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	48	0	0	50	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.59	6	0	0.91	12	0	0.27	18	0	0.10	36	0.01	0.06	43

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	204,809	116,538	116,538	164,231	167,509
Gross losses	44,715	71,022	125,186	98,696	75,230
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	27,442	20,668	30,019	23,955	24,144
Net losses	17,273	50,354	95,167	74,741	51,086
Provision for loan and lease losses	-6,664	79,407	93,717	96,792	56,108
Adjustments	0	89,721	89,721	-69,744	-8,300
Ending balance	180,872	235,312	204,809	116,538	164,231
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.09	-0.12	51	1.11	0.66	86	0.97	0.38	95	1.50	0.12	99	0.87	0.12	99
Provision for loan and lease losses / Average loans and leases	-0.14	-0.21	52	1.56	1.06	80	1.39	0.53	96	2.11	0.16	99	1.27	0.16	98
Provision for loan and lease losses / Net loan and lease losses	-38.58	-65.12	56	157.70	587.54	8	98.48	672.96	10	129.50	142.73	52	109.83	182.69	37
Allowance for loan and lease losses / Total loans and leases not held for sale	2.82	1.32	95	3.48	1.58	94	3.07	1.35	98	1.73	0.94	95	3.58	0.94	99
Allowance for loan and lease losses / Total loans and leases	2.80	1.30	95	3.45	1.55	94	3.05	1.33	98	1.72	0.93	95	3.57	0.93	99
Allowance for loan and lease losses / Net loans and leases losses (X)	7.85	17.40	34	3.50	11.29	18	2.15	25.33	4	1.56	17.18	4	3.21	21.35	12
Allowance for loan and lease losses / Nonaccrual assets	125.70	330.05	15	103.27	301.93	11	110.93	336.78	12	98.51	315.75	16	124.97	285.36	27
ALLL / 90+ days past due + nonaccrual loans and leases	75.93	271.93	12	62.38	249.38	10	59.21	293.46	2	39.31	283.41	4	63.23	259.30	9
Gross loan and lease losses / Average loans and leases	0.91	0.20	94	1.40	0.35	93	1.85	0.16	99	2.15	0.16	99	1.70	0.15	99
Recoveries / Average loans and leases	0.56	0.08	95	0.41	0.07	93	0.44	0.04	99	0.52	0.05	99	0.55	0.05	99
Net losses / Average loans and leases	0.35	0.12	93	0.99	0.28	92	1.41	0.11	99	1.63	0.11	99	1.16	0.09	99
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	48	0	0	49	0	0	48
Recoveries / Prior year-end losses	21.92	25.09	56	20.94	24.77	46	30.42	42.12	51	31.84	41.80	48	36.58	51.25	53
Earnings coverage of net loan and lease losses (X)	9.22	26.30	27	2.87	20.97	16	1.98	33.55	12	2.30	22.46	16	3.70	29.27	17

Net Loan and Lease Losses By Type

Real estate loans	0.31	0.02	96	0.34	0.04	96	0.40	0.04	95	0.66	0.02	98	0.32	0.01	99
Real estate loans secured by 1-4 family	0.27	-0.01	97	0.44	0.01	98	0.41	0.01	98	0.69	0.02	98	0.34	0.01	98
Revolving	-0.01	-0.07	48	-0.65	0.01	4	-0.19	0	3	0.35	0.02	95	0	0.02	44
Closed-end	0.27	-0.01	97	0.45	0.01	98	0.42	0.01	98	0.69	0.02	99	0.34	0.01	98
Commercial real estate loans	0.41	0.04	97	0.11	0.06	75	0.38	0.05	93	0.60	0.02	98	0.30	0.01	98
Construction and land development	10.36	0.01	99	-0.75	0	0	-0.56	0	1	2.12	-0.02	99	1.02	-0.02	98
1-4 family	0	0	57	-0.57	0	1	-0.37	0	0	0	0	54	0	0	54
Other	10.36	0.01	99	-0.18	0	1	-0.19	-0.01	4	2.12	-0.02	99	1.02	-0.02	98
Multifamily	0	0.01	52	0.34	0	99	0.28	0	95	0.03	0	96	0	0	50
Nonfarm nonresidential	-0.39	0.05	0	0.20	0.08	82	0.50	0.07	93	0.51	0.03	98	0.29	0.02	97
Owner-occupied	-0.27	0.01	0	-0.11	0.02	0	0.08	0.01	89	0.34	0.01	97	0.30	0.01	99
Other	-0.12	0.04	1	0.31	0.05	94	0.42	0.04	94	0.17	0.01	95	-0.02	0.01	9
Real estate loans secured by farmland	0	-0.01	55	1.79	0.04	99	1.38	0.01	99	0	0.01	45	0	0	49
Commercial and industrial loans	0.12	0.19	46	0.41	0.46	56	0.87	0.20	90	0.43	0.27	72	0.51	0.18	87
Loans to individuals	0.58	0.72	52	2.61	1.25	81	2.52	0.66	92	2.38	0.74	90	2.65	0.71	92
Credit card loans	6.41	2.27	91	11.12	3.33	95	10.51	1.71	96	4.39	1.89	88	8.57	1.65	96
Agricultural loans	0	0.02	49	0	0.11	38	0	0.01	48	0	0.02	46	0	0.03	43
Loans to foreign governments and institutions	0	0		0	0										
Other loans and leases	0.12	0.09	71	0.15	0.14	66	12.67	0.44	95	0.03	0.14	54	0.09	0.28	61

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	113,858	136,291	159,873	183,399	144,736
90+ days past due loans and leases	94,300	149,345	161,255	178,161	128,304
Nonaccrual loans and leases	143,895	227,865	184,629	118,296	131,412
Total past due and nonaccrual loans and leases	352,053	513,501	505,757	479,856	404,452
Restructured 30-89 days past due					
Restructured 30-89 days past due	10,329	8,484	13,289	14,370	16,318
Restructured 90+ days past due	2,096	2,943	3,357	1,919	2,174
Restructured nonaccrual	26,586	24,553	28,638	23,589	41,680
Total restructured loans and leases	39,011	35,980	45,284	39,878	60,172
30-89 days past due loans held for sale					
30-89 days past due loans held for sale	0	93	517	0	0
90+ days past due loans held for sale	4,700	740	643	0	0
Nonaccrual loans held for sale	0	434	519	0	0
Total past due and nonaccrual loans held for sale	4,700	1,267	1,679	0	0
Restructured loans and leases in compliance	109,382	93,272	99,253	92,313	100,427
Other real estate owned	13,904	19,456	11,596	29,909	33,768
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	1.76	0.29	97	2	0.37	97	2.38	0.26	98	2.71	0.31	99	3.15	0.32	99
90+ days past due loans and leases	1.46	0.09	96	2.19	0.13	96	2.40	0.04	99	2.64	0.03	99	2.79	0.03	99
Nonaccrual loans and leases	2.23	0.54	96	3.34	0.66	98	2.75	0.60	97	1.75	0.48	97	2.86	0.49	98
90+ days past due and nonaccrual loans and leases	3.69	0.68	96	5.54	0.84	97	5.16	0.67	99	4.39	0.54	98	5.65	0.54	99
30-89 days past due restructured															
30-89 days past due restructured	0.16	0.01	97	0.12	0.01	95	0.20	0	99	0.21	0	98	0.36	0.01	99
90+ days past due restructured	0.03	0	90	0.04	0.01	90	0.05	0	97	0.03	0	97	0.05	0	97
Nonaccrual restructured	0.41	0.12	93	0.36	0.14	90	0.43	0.09	95	0.35	0.07	93	0.91	0.10	98
30-89 days past due loans held for sale	0	0	39	0	0	85	0.01	0	97	0	0	47	0	0	47
90+ days past due loans held for sale	0.07	0	95	0.01	0	91	0.01	0	97	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0.01	0	80	0.01	0	94	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	1.76	0.29	97	2	0.37	97	2.38	0.26	98	2.71	0.31	99	3.15	0.32	99
90+ days past due assets	1.46	0.09	96	2.19	0.13	96	2.40	0.04	99	2.64	0.03	99	2.79	0.03	99
Nonaccrual assets	2.23	0.55	96	3.34	0.67	98	2.75	0.60	97	1.75	0.48	97	2.86	0.49	98
30+ days past due and nonaccrual assets	5.45	1	97	7.54	1.25	98	7.54	0.95	99	7.10	0.87	99	8.80	0.88	99
Percent of Total Assets															
90+ days past due and nonaccrual assets	2.25	0.40	97	3.76	0.52	98	3.52	0.47	99	3.19	0.39	98	3.95	0.39	99
90+ days past due and nonaccrual assets + other real estate owned	2.38	0.42	97	3.96	0.55	98	3.64	0.52	99	3.51	0.45	98	4.46	0.45	99
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	2.64	0.48	96	3.51	0.61	97	3.18	0.63	98	2.76	0.56	97	4.32	0.59	99
Allowance for loan and lease losses	154.59	67.85	89	149.60	66.38	90	152.40	72.10	91	220.36	92.08	91	172.99	95.97	83
Equity capital + allowance for loan and lease losses	22.65	4.12	97	27.09	5.10	96	24.18	5.64	97	22.10	4.77	98	24.40	5.09	99
Tier 1 capital + allowance for loan and lease losses	24.36	4.89	96	28.98	6.26	96	25.67	6.21	97	26.51	5.30	98	26	5.65	99
Loans and leases + other real estate owned	4.32	0.82	96	5.15	0.98	96	4.65	0.92	98	3.78	0.78	97	6.14	0.82	99

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.97	0.25	96	0.93	0.35	89	1.62	0.25	98	1.78	0.28	97	2.01	0.29	99
90+ days past due	2.99	0.12	96	4.18	0.17	96	4.52	0.04	99	4.37	0.03	99	5.62	0.03	99
Nonaccrual	4.03	0.60	97	3.72	0.70	96	4.44	0.63	98	2.39	0.45	97	4.68	0.48	98
Commercial and industrial															
30–89 days past due	0.10	0.24	35	0.16	0.24	51	0.19	0.15	68	0.15	0.22	45	0.27	0.23	68
90+ days past due	0	0.02	17	0.01	0.03	56	0.37	0.02	95	1.39	0.02	98	0.34	0.02	97
Nonaccrual	0.21	0.65	21	3.92	0.80	96	0.46	0.61	53	1.14	0.74	76	1.47	0.61	83
Individuals															
30–89 days past due	4.05	0.60	96	5.26	0.74	98	5.27	0.52	97	5.93	0.60	97	6.41	0.68	96
90+ days past due	0.01	0.08	46	0.05	0.11	52	0.04	0.02	76	0.04	0.02	77	0.06	0.03	79
Nonaccrual	0.66	0.17	91	1.42	0.24	92	1.29	0.14	95	1.02	0.12	95	1.18	0.15	94
Depository institution loans															
30–89 days past due		0.03			0.01			0			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			0			0			0	
Agricultural															
30–89 days past due	0	0.11	29	0	0.15	27	0	0.07	34	0	0.10	34	0	0.11	34
90+ days past due	0	0	45	6.72	0	99	0	0	45	0	0	47	5.73	0.01	98
Nonaccrual	0	0.51	25	0.07	0.72	50	0.01	0.57	58	0.24	0.80	62	0	0.46	31
Foreign governments															
30–89 days past due		0			3.73										
90+ days past due		0			0										
Nonaccrual		0.17			0.04										
Other loans and leases															
30–89 days past due	0.43	0.11	90	0.45	0.14	86	0.81	0.67	79	0.19	0.28	71	0.01	0.18	58
90+ days past due	0.01	0.01	78	0.04	0.01	87	0.04	0	91	1.88	0	97	0	0	41
Nonaccrual	1.04	0.13	93	11.66	0.19	99	0.84	0.10	89	0.01	0.04	77	0.01	0.04	76

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Memoranda																
1-4 family	30-89 days past due	1.36	0.36	93	1.22	0.51	88	2.04	0.46	97	2.21	0.53	98	3.27	0.52	98
	90+ days past due	3.84	0.25	94	5.24	0.36	94	5.77	0.06	98	5.13	0.05	99	5.81	0.04	98
	Nonaccrual	3.23	0.76	95	3.20	0.91	94	3.54	0.67	97	2.21	0.55	97	5.75	0.61	98
Revolving	30-89 days past due	4.26	0.33	99	1.41	0.40	91	6.17	0.25	99	0.51	0.36	69	0.48	0.36	70
	90+ days past due	0	0.03	32	0	0.02	32	0	0.01	41	0	0.01	37	0	0.02	37
	Nonaccrual	0.69	1.05	55	0.87	1.28	59	2.91	0.46	93	0.95	0.34	88	38.94	0.35	99
Closed-end	30-89 days past due	1.32	0.36	92	1.22	0.52	88	1.99	0.48	97	2.22	0.56	97	3.27	0.54	98
	90+ days past due	3.89	0.27	93	5.27	0.41	92	5.84	0.06	98	5.16	0.05	98	5.82	0.05	98
	Nonaccrual	3.26	0.71	96	3.22	0.89	95	3.54	0.69	97	2.22	0.57	96	5.70	0.64	98
Junior lien	30-89 days past due	0.01	0.01	60	0.01	0.02	51	0.02	0.01	74	0.02	0.02	62	0.04	0.02	80
	90+ days past due	0.02	0	93	0.03	0	94	0.04	0	95	0.01	0	94	0.03	0	94
	Nonaccrual	0.11	0.04	88	0.09	0.05	78	0.09	0.03	87	0.01	0.03	41	0.09	0.03	86
Commercial real estate	30-89 days past due	0.12	0.16	54	0.29	0.21	71	0.72	0.14	91	0.80	0.15	95	0.43	0.16	85
	90+ days past due	1.36	0.01	99	1.84	0.02	99	1.84	0.02	99	2.60	0.02	99	3.02	0.02	99
	Nonaccrual	5.51	0.48	99	4.74	0.53	98	6.28	0.57	98	2.81	0.34	99	3.40	0.41	98
Construction and development	30-89 days past due	0.02	0.15	47	0.07	0.24	41	2.06	0.16	95	0.03	0.20	53	0	0.17	21
	90+ days past due	0.15	0.01	96	0.28	0.01	99	0.33	0.01	96	1.39	0.01	99	2.12	0	99
	Nonaccrual	1.56	0.31	90	8.37	0.32	98	6.56	0.21	97	9.77	0.18	97	0.24	0.18	72
1-4 family	30-89 days past due	0	0.03	31	0	0.03	29	0.09	0.03	81	0	0.05	33	0	0.07	32
	90+ days past due	0.14	0	99	0	0	41	0.10	0	97	0.32	0	97	0	0	48
	Nonaccrual	0.07	0.02	86	0.10	0.03	85	0.09	0.01	89	0	0.01	40	0	0.04	37
Other	30-89 days past due	0.02	0.10	58	0.07	0.17	54	1.96	0.09	95	0.03	0.12	65	0	0.06	28
	90+ days past due	0	0	82	0.28	0	99	0.23	0	96	1.07	0	99	2.12	0	99
	Nonaccrual	1.49	0.25	91	8.27	0.26	98	6.47	0.16	97	9.77	0.14	97	0.24	0.10	81
Multifamily	30-89 days past due	1.01	0.09	93	0	0.09	24	0	0.03	39	1.35	0.03	98	0	0.03	36
	90+ days past due	0	0	46	0	0	43	0	0	47	1.14	0	96	1.85	0	98
	Nonaccrual	0.76	0.13	89	0.89	0.09	96	0.76	0.10	89	1.08	0.03	96	0.07	0.04	78
Nonfarm non-residential	30-89 days past due	0.10	0.12	55	0.32	0.21	73	0.58	0.14	87	0.84	0.13	93	0.46	0.17	83
	90+ days past due	1.50	0.01	99	2.07	0.02	99	2.08	0.02	99	2.74	0.02	99	3.09	0.02	99
	Nonaccrual	5.97	0.58	99	4.47	0.68	99	6.41	0.73	98	2.34	0.36	97	3.63	0.52	98
Owner Occupied	30-89 days past due	0.05	0.04	68	0.24	0.07	89	0.46	0.05	95	0.28	0.06	93	0.40	0.08	92
	90+ days past due	0.83	0	99	1.13	0	99	1.21	0.01	98	1.74	0.01	99	2.03	0	99
	Nonaccrual	5.14	0.20	99	3.48	0.26	99	5.49	0.27	99	2.09	0.19	97	3.13	0.20	99
Other	30-89 days past due	0.05	0.07	63	0.09	0.13	60	0.12	0.06	79	0.56	0.05	95	0.06	0.07	70
	90+ days past due	0.67	0.01	99	0.95	0.01	99	0.87	0	99	0.99	0.01	98	1.06	0.01	98
	Nonaccrual	0.82	0.31	85	0.99	0.36	87	0.92	0.33	84	0.25	0.14	73	0.50	0.22	77
Farmland	30-89 days past due	4.78	0.13	97	0	0.24	26	0	0.08	33	4.46	0.21	98	0	0.09	32
	90+ days past due	0	0.01	44	0	0.01	44	0	0	46	9.97	0.01	98	64.20	0	99
	Nonaccrual	9.25	1.06	92	23.18	1.49	97	23.54	1.19	97	2.19	1.06	77	0.93	0.49	77
Credit card	30-89 days past due	1.95	0.79	93	2.71	0.92	94	3.88	1.02	86	2.46	0.87	88	3.48	1.03	90
	90+ days past due	0	0.40	16	0	0.55	14	0	0.22	27	0	0.18	30	0	0.26	36
	Nonaccrual	1.22	0.08	95	2.62	0.06	98	2.82	0.02	98	1.19	0	98	1.59	0.07	96

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	554,831	588,898	589,719	589,192	585,763
Retained earnings	519,325	418,780	438,011	375,425	343,207
Accumulated other comprehensive income (AOCI)	8,620	8,268	11,022	-1,008	-10,963
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,082,776	1,015,946	1,038,752	963,609	918,007
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	142,271	145,042	133,655	151,520	103,643
Accumulated other comprehensive income-related adjustments	8,620	8,268	11,022	-1,007	-10,963
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	931,885	862,636	894,075	813,096	825,327
Adjustments and deductions for common equity tier 1 capital	0	0	0	77,655	13,620
Common equity tier 1 capital	931,885	862,636	894,075	735,441	811,707
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	35,000	116,870	116,870	116,870	116,870
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	35,000	116,870	116,870	116,870	116,870
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	35,000	116,870	116,870	116,870	116,870
Tier 1 Capital	966,885	979,506	1,010,945	852,311	928,577
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	86,300	86,238	85,820	85,651	61,922
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity		0		0	0
Tier 2 capital before deductions	86,300	86,238	85,820	85,651	61,922
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	86,300	86,238	85,820	85,651	61,922
Exited advanced approach tier 2 capital					
Total capital	1,053,185	1,065,744	1,096,765	937,962	990,499
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	10,509,960	9,941,450	9,944,251	9,457,944	6,645,398
Less: Deductions from common equity tier 1 capital	142,271	145,042	133,655	229,175	117,263
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	10,367,689	9,796,408	9,810,596	9,228,769	6,528,135
Total risk-weighted assets	6,893,254	6,875,109	6,837,847	6,740,848	4,868,685
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A	13.52	12.59	69	12.55	12.26	61	13.08	10.91	69	10.91	12.50	27	16.67	12.37	89
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A	14.03	13.31	66	14.25	12.97	76	14.78	11.60	81	12.64	13.19	50	19.07	13.03	93
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0	50	0	0	50	0	0	50
Total capital, column A	15.28	15.21	60	15.50	15.12	67	16.04	13.45	72	13.91	14.63	42	20.34	14.48	93
Total capital, column B	0	0.36	46	0	0.38	46	0	0	50	0	0	50	0	0	50
Tier 1 leverage	9.33	9.07	65	10	9.05	77	10.30	9.65	72	9.24	10.39	22	14.22	10.37	94
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70										

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	2,876	2,943	4,606	6,100	6,110	-2.28	-27.08
Other insurance activities income	2,876	2,943	4,606	6,100	6,110	-2.28	-27.08
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	0	0	0	0	0		

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	48	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.46			54.17			50			60			66.67	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.54			45.83			50			40			33.33	
Separate account assets (L/H) / Total life assets		13.15			11.09			0			0			0	
<hr/>															
Insurance activities revenue / Adjusted operating income	0.70	0.38	78	0.72	0.41	77	0.85	0.41	80	1.51	0.37	85	1.54	0.46	84
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	0.01	47	0	0.03	47	0	0	48
Credit related premium income / Total premium income		31.14			40.11			100			100			50	
Other premium income / Total premium income		68.86			59.89			0			0			50	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0	49	0	0	48	0	0	48
Insurance net income (P/C) / Equity (P/C)		28.21			10.18			19.85			37.86			72.25	
Insurance net income (L/H) / Equity (L/H)		5.51			5.32										
Insurance benefits, losses, expenses / Insurance premiums		-364.02			654.61			-40.91			132.57			116.87	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0			0			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	50	0	0	49	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0	11.72	3	0	11.07	3	0	11.01	6	0	11.53	5	0	13.70	4
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			5,514			7,766			5,979			6,712			4,880
Net assets of broker-dealer subsidiaries / Consolidated assets	0.05	0.44	81	0.08	0.75	82	0.06	0	99	0.07	0	99	0.07	0	99

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	500	477	394	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	500	477	394	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities					
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	500	477	394	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.63	34	0	0.88	31	0	0.05	47	0	0	48		0	
Cost: Interest-bearing deposits		0.12			0.48			1.24			2.53			1.85	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51										
Commercial and industrial loans		0.86			0.43					2.35				3.83	
Foreign governments and institutions		0			0										
Growth Rates															
Net loans and leases	-100	-0.16	2		-0.58		21.07	5,672.05	64		-47.91			-27.26	
Total selected assets	-100	3.36	2		2.65		21.07	6.04	76		-25.04			5.03	
Deposits		10.74			-1.43			-44.89			2.53			-2.42	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	1,989,529	1,992,885	1,995,432	2,031,697	895,633	-0.17	164.38
1-4 family residential loans	1,989,529	1,992,885	1,995,432	2,031,697	895,633	-0.17	164.38
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	18.76	19.89	20.31	21.85	13.60		
1-4 family residential loans	18.76	19.89	20.31	21.85	13.60		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans	47.76	50.09	49.77	51.82	38.98		
Home equity lines	0.30	0.13	0.33	0.14	0.03		
Credit card receivables	0.56	0.68	0.65	0.86	0.91		
Auto loans and other consumer loans	23.11	20.64	20.97	20.89	26.88		
Commercial and industrial loans	13.45	13.05	13.29	10.11	11.64		
All other loans and leases	14.81	15.41	14.99	16.18	21.56		

BHC Name _____ City/State _____

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....	0	0	0	0	0
1-4 family residential loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	12.91	13.97	13.38	17.29	0.58

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	20,020	41,606	34,669	92,018	4,474	-51.88	30.38
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	20,020	41,606	34,669	92,018	4,474	-51.88	30.38
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	142,825	252,475	228,658	15,885	20,553	-43.43	1333.41
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	142,825	252,475	228,658	15,885	20,553	-43.43	1333.41
Total past due securitized assets.....	162,845	294,081	263,327	107,903	25,027	-44.63	543.17
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.01	2.09	1.74	4.53	0.50
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	1.01	2.09	1.74	4.53	0.50
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	7.18	12.67	11.46	0.78	2.29
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	7.18	12.67	11.46	0.78	2.29
Total past due securitized assets percent of securitized assets	8.19	14.76	13.20	5.31	2.79
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.17	1.61	1.87	3.25	2.11
Home equity lines	4.26	1.41	6.17	0.51	0.48
Credit card receivables	1.95	2.71	3.88	2.46	3.48
Commercial and industrial loans	0.10	0.16	0.19	0.15	0.27
All other loans and leases	2.61	3.25	3.43	3.81	3.78
Total managed loans past due 30–89 days	1.58	2.02	2.24	3.13	2.72
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	5.51	8.61	8.43	3.20	4.34
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Commercial and industrial loans	0	0.01	0.37	1.39	0.34
All other loans and leases	0.46	0.69	0.66	1.10	2.02
Total managed loans past due 90+ days	2.81	4.56	4.48	2.21	2.71
Total Past Due Managed Assets					
	4.39	6.58	6.72	5.34	5.43
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.14	0.25	0.22	0.38	0.20
Home equity lines	-0.01	-0.65	-0.19	0.35	0
Credit card receivables	6.41	11.12	10.51	4.39	8.57
Commercial and industrial loans	0.12	0.41	0.87	0.43	0.51
All other loans and leases	0.41	1.42	2.22	1.54	1.48
Net Losses on Managed Assets Percent of Total Managed Assets					
	0.27	0.76	1.09	0.85	0.93

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	141,140	19,191	31,458	4,597	5,159	635.45	6283.54
Dividends	137,000	16,100	26,100	0	0	750.93	
Interest	0	0	0	0	0		
Management and service fees	4,140	3,091	5,358	4,597	5,159	33.94	87.25
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	13,231	7,543	11,021	711	844	75.41	1406.95
Dividends	12,284	6,931	9,796	0	0	77.23	
Interest	0	0	0	0	0		
Management and service fees	921	580	1,184	651	788	58.79	8.48
Other income	26	32	41	60	56	-18.75	-10.34
Income from subsidiary holding companies	0	0	0				
Dividends	0	0	0				
Interest	0	0	0				
Management and service fees	0	0	0				
Other income	0	0	0				
Total income from subsidiaries	154,371	26,734	42,479	5,308	6,003	477.43	4897.44
Securities gains (losses)	0	0	0	0	0		-100.00
Other operating income	44	76	86	828	477	-42.11	-70.67
Total operating income	154,415	26,810	42,565	6,136	6,480	475.96	4368.03
Operating Expenses							
Personnel expenses	4,269	3,777	4,723	5,144	5,135	13.03	49.32
Interest expense	0	0	0	0	0		
Other expenses	2,973	2,817	4,154	4,384	4,751	5.54	-3.38
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	7,242	6,594	8,877	9,528	9,886	9.83	22.00
Income (loss) before taxes	147,173	20,216	33,688	-3,392	-3,406	628.00	
Applicable income taxes (credit)	1,537	-2,782	-1,363	1,705	2,400		339.14
Extraordinary items							
Income before undistributed income of subsidiaries	145,636	22,998	35,051	-5,097	-5,806	533.26	
Equity in undistributed income of subsidiaries	-32,765	28,028	39,276	58,939	90,216		
Bank subsidiaries	-24,839	38,445	48,799	56,114	87,129		
Nonbank subsidiaries	-7,926	-10,417	-9,523	2,825	3,087		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	112,871	51,026	74,327	53,842	84,410	121.20	158.70
Memoranda							
Bank net income	112,161	54,545	74,899	56,114	87,129	105.63	157.66
Nonbank net income	4,358	-3,486	273	2,825	3,087		48.79
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name _____ City/State _____

Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	1,041,640	94.62	1,050,980	94.92	1,064,671	94.29	1,027,633	983,718	-0.89	12.59
Common and preferred stock	1,041,640	94.62	1,050,980	94.92	1,064,671	94.29	1,027,633	983,718	-0.89	12.59
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	32,393	2.94	31,396	2.84	32,293	2.86	32,803	19,341	3.18	100.91
Common and preferred stock	32,393	2.94	31,396	2.84	32,293	2.86	32,803	19,341	3.18	100.91
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	5,401	0.49	5,173	0.47	5,219	0.46	4,780	3,176	4.41	91.46
Cash and due from unrelated depository institution	18,037	1.64	15,426	1.39	21,310	1.89	23,152	36,031	16.93	-10.92
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	55		-100.00
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	3,333	0.30	4,204	0.38	3,580	0.32	676	1,067	-20.72	-33.65
Balance due from subsidiaries and related institutions	50	0	50	0	2,023	0.18	40	40	0.00	8.70
Total assets	1,100,854	100.00	1,107,229	100.00	1,129,096	100.00	1,089,084	1,043,428	-0.58	13.51
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	11,106	1.01	6,824	0.62	7,037	0.62	7,522	7,454	62.75	25.85
Balance due to subsidiaries and related institutions	36,083	3.28	36,083	3.26	36,083	3.20	36,083	36,097	0.00	-0.02
Total liabilities	47,189	4.29	42,907	3.88	43,120	3.82	43,605	43,551	9.98	5.06
Equity Capital	1,053,665	95.71	1,064,322	96.12	1,085,976	96.18	1,045,479	999,877	-1.00	13.92
Perpetual preferred stock (income surplus)	0	0	81,870	7.39	81,870	7.25	81,870	81,870	-100.00	-100.00
Common stock	59,885	5.44	59,885	5.41	59,885	5.30	59,885	59,885	0.00	13.79
Common surplus	635,808	57.76	632,108	57.09	632,783	56.04	631,646	629,511	0.59	15.43
Retained earnings	490,214	44.53	385,286	34.80	403,365	35.72	375,425	343,207	27.23	100.38
Accumulated other comprehensive income	8,620	0.78	8,268	0.75	11,022	0.98	-1,008	-10,963	4.26	-45.59
Other equity capital components	-140,862	-12.80	-103,095	-9.31	-102,949	-9.12	-102,339	-103,633		
Total liabilities and equity capital	1,100,854	100.00	1,107,229	100.00	1,129,096	100.00	1,089,084	1,043,428	-0.58	13.51
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	35,000	3.18	35,000	3.16	35,000	3.10	35,000	35,000	0.00	0.00
Notes payable to subsidiaries that issued TPS	35,000	3.18	35,000	3.16	35,000	3.10	35,000	35,000	0.00	0.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	14		-100.00
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	13.88	12.52	63	6.49	6.29	49	7.03	9.11	29	5.15	10.58	6	8.73	11.03	26
Bank net income / Average equity investment in banks	14.58	12.35	72	7.06	6.43	48	7.22	9.38	28	5.54	10.85	6	9.13	11.56	23
Nonbank net income / Average equity investment in nonbanks	17.35	13.18	66	-14.79	8.01	4	0.86	9.69	33	11.98	12.07	66	15.54	10.83	71
Subsidiary HCs net income / Average equity investment in sub HCs		11.04			6.72			8.82			15.16			9.40	
Bank net income / Parent net income	99.37	96.45	32	106.90	87.60	65	100.77	104.93	27	104.22	103.77	56	103.22	104.73	43
Nonbank net income / Parent net income	3.86	3.22	74		4.43		0.37	1.04	71	5.25	1.08	87	3.66	0.99	83
Subsidiary holding companies' net income / Parent net income		66.57			81.94			101.16			92.33			90.39	
Leverage															
Total liabilities / Equity capital	4.48	16.51	21	4.03	20.37	19	3.97	11.62	36	4.17	9.66	37	4.36	9.50	38
Total debt / Equity capital	0	11.37	11	0	14.74	10	0	5.79	23	0	3.93	27	0	3.94	26
Total debt + notes payable to subs that issued TPS / Equity capital	3.32	13.41	21	3.29	17.04	19	3.22	9.67	35	3.35	7.99	37	3.50	7.93	39
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.46	11	0	15.02	10	0	5.79	23	0	3.97	27	0	3.98	26
Total debt / Equity capital – excess over fair value	0	11.47	11	0	14.86	10	0	5.79	23	0	3.93	27	0	3.94	26
Long-term debt / Equity capital	0	10.65	11	0	13.73	10	0	5.67	25	0	3.86	27	0	3.76	28
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.01	46	0	0.01	46	0	0.03	45
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0	47	0	0	47	0	0	92
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0	45	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	0	40.69	9	0	32.61	10	0	20.97	23	0	14.37	26	0	15.49	26
Double Leverage															
Equity investment in subs / Equity capital	101.93	103.15	49	101.70	103.27	43	101.01	104.49	42	101.43	104.21	41	100.32	104.10	38
Total investment in subs / Equity capital	101.93	108.29	38	101.70	110.46	32	101.01	104.82	40	101.43	104.48	41	100.32	104.38	38
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.14	0.27	48	0.27	0.69	44	0.15	0.49	45	0.28	0.44	48	0.04	0.36	38
Equity investment in subs – equity cap / Net income-div (X)	0.16	0.85	16	0.38	2.31	22	0.21	1.45	13	0.45	1.47	19	0.05	1.18	5
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	661.77	152.56	96	133.91	128.63	62	148.55	121.76	72	15.62	153.39	6	12.77	113.37	7
Cash from ops + noncash items + op expense / Op expense + dividend	708.71	155.61	96	120.60	142.45	43	143.51	138.81	64	23.31	152.31	6	24.48	123.74	10
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	78.12	94.59	33	68.11	140.42	15	102.94	140.42	40	63.98	105.99	17	143.17	108.88	79
Pretax operating income + interest expense / Interest expense		1,645.53			1,826.91			2,318.94			17,211.14			1,631.73	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	16,805.22	1,896.20	93	1,954.68	1,413.95	80	2,516.64	1,435.81	79	-68.59	2,481.22	4	-78.79	1,015.91	9
Dividends + interest from subsidiaries / Interest expense + dividends	939.37	174.48	97	146.97	144.62	63	171.81	137	72	0	196.13	3	0	140.89	3
Fees + other income from subsidiaries / Salary + other expenses	70.24	12.03	90	56.16	14.76	83	74.16	4.45	93	55.71	3.91	92	60.72	3.76	95
Net income / Current part of long-term debt + preferred dividends (X)	89.94	40.79	84	10.45	26.65	40	11.41	52.16	29	8.27	71.69	13	7.01	106.04	17
Other Ratios															
Net assets that reprice within 1 year / Total assets	1.20	3.29	41	1.31	3.69	43	1.94	2.19	62	1.91	1.59	65	3.10	1.59	74
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0			0			0	
Nonaccrual		1.04			0.80			0			8.16			0.70	
Total		1.64			0.92			0			8.16			0.70	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	50	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0	49	0	0	49	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	50	0	0	50	0	0	50
Total	0	0.03	46	0	0.05	46	0	0	49	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.76	15	0	2.95	14	0	0.09	31	0	0.13	29	0	0.14	27
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0	49	0	0	49	0	0	49

BHC Name _____ City/State _____

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	10.91	69.90	6	68.14	84.44	42	59.61	79.13	34		65.39			87.25	
Dividends declared / Net income	14.08	27.22	26	30.71	49.77	31	28.11	29.39	48	38.79	25.65	72	27.88	24.10	53
Net income – dividends / Average equity.....	11.92	9.25	74	4.50	3.19	65	5.06	6.36	33	3.15	7.61	12	6.29	8.12	27
Percent of Dividends Paid															
Dividends from bank subsidiaries	862.07	160.45	94	102.74	130.19	42	124.92	130.75	48	0	160.93	7	0	131.90	7
Dividends from nonbank subsidiaries	77.30	6.19	95	44.23	3.74	95	46.89	3.01	95	0	2.59	28	0	2.83	26
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	0	48	0	0	48	0	0	48
Dividends from all subsidiaries	939.37	213.42	95	146.97	167.02	56	171.81	158.62	67	0	209.89	4	0	144.51	5
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	122.15	43.30	98	29.52	61.85	27	34.85	43.52	41	0	45.88	8	0	33.37	10
Interest income from bank subsidiaries.....	0	0.11	25	0	0.48	21	0	0.05	33	0	0.09	32	0	0.11	29
Management and service fees from bank subsidiaries	3.69	0.87	85	5.67	1.79	83	7.15	0.57	91	8.19	0.47	92	5.92	0.32	91
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries	125.84	48.70	97	35.18	71.13	30	42	51.02	44	8.19	48.40	17	5.92	35.67	20
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	281.87	66.90	92		52.29		3,588.28	99.52	97	0	76.61	11	0	80.47	8
Interest income from nonbank subsidiaries.....	0	2.38	31		4.57		0	0.07	45	0	0.91	44	0	0.31	46
Management and service fees from nonbank subsidiaries	21.13	0.66	96		0.93		433.70	0.02	98	23.04	0.02	97	25.53	0.17	97
Other income from nonbank subsidiaries.....	0.60	0.11	89		0.20		15.02	0.11	95	2.12	0.01	95	1.81	0.06	94
Operating income from nonbank subsidiaries	303.60	94.31	88		70.62		4,037	105.70	97	25.17	83.73	22	27.34	96.62	23
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		36.58			25.82			29.39			65.48			43.51	
Interest income from subsidiary holding companies.....		5.06			9.87			0			0			0	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0			0			0	
Other income from subsidiary holding companies.....		-0.41			0.01			0			0			0.15	
Operating income from subsidiary holding companies.....		47.30			41.80			29.39			65.48			43.66	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	88.72	72.55	42	60.05	68	28	61.32	76.69	21	0	77.61	8	0	72.95	9
Interest income from bank subsidiaries.....	0	0.27	24	0	1.03	21	0	0.11	33	0	0.23	32	0	0.55	29
Management and service fees from bank subsidiaries	2.68	1.64	81	11.53	2.06	86	12.59	0.96	91	74.92	0.75	98	79.61	0.59	99
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.01	46	0	0.01	46	0	0.01	44
Operating income from bank subsidiaries	91.40	82.68	32	71.58	80.80	23	73.91	84.80	14	74.92	94.06	13	79.61	89.39	19
Dividends from nonbank subsidiaries	7.96	3.56	83	25.85	2.36	94	23.01	1.76	95	0	1.13	29	0	2.65	26
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0	46	0	0	45	0	0	46
Management and service fees from nonbank subsidiaries	0.60	0.02	94	2.16	0.03	95	2.78	0	98	10.61	0	99	12.16	0	99
Other income from nonbank subsidiaries.....	0.02	0.01	91	0.12	0.02	92	0.10	0	96	0.98	0	97	0.86	0	97
Operating income from nonbank subsidiaries	8.57	5.69	78	28.14	5.80	89	25.89	2.06	94	11.59	1.56	92	13.02	3.33	86
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	0	48	0	0	47	0	0	48
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.16	44	0	0	50	0	0	49	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	50	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	0	47	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			400.31			1,178.56			854.19	
Loans and advances from subsidiaries / Total debt		28.03			27.05			59.71			70.71			81.26	